



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

RAS Citron, LLC

Authorized Agent for Secured Creditor
130 Clinton Road, Lobby B, Suite 202
Fairfield, NJ 07004
Telephone: 973-575-0707
Facsimile: 973-404-8886

Aleisha C. Jennings (049302015)

In Re:

Irene M Heyler,

Debtor,

Order Filed on April 28, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 19-12523-MBK

Chapter: 13

Hearing Date: December 3, 2019

Judge: Michael B. Kaplan

Recommended Local Form:

Followed

Modified

ORDER VACATING STAY

The relief set forth on the following page, is hereby **ORDERED**.

DATED: April 28, 2020

A handwritten signature in black ink, appearing to read "Michael B. Kaplan".

Honorable Michael B. Kaplan
United States Bankruptcy Judge

Upon the motion of LoanCare, LLC, ("Secured Creditor") under Bankruptcy Code section 362(d) for relief from the automatic stay as to certain property as hereinafter set forth, and for cause shown, it is

Page 2

Debtors: Irene M Heyler

Case No.: 19-12523-MBK

Caption of Order: **Order Vacating Stay**

ORDERED that the automatic stay is vacated to permit the movant to institute or resume and prosecute to conclusion one or more actions in the court(s) of appropriate jurisdiction to pursue Secured Creditor's rights in regard to the following:

Real property more fully described as:

174 Marlboro Road, Old Bridge, New Jersey 08857

It is further ORDERED that Secured Creditor, its successors or assignees, may proceed with its rights and remedies under the terms of the subject mortgage and pursue its state court remedies including, but not limited to, taking the property to sheriff's sale, in addition to potentially pursuing other loss mitigation alternatives, including, but not limited to, a loan modification, short sale or deed-in-lieu of foreclosure. Additionally, any purchaser of the property at sheriff's sale (purchaser's assignee) may take any legal action for enforcement of its right to possession of the property.

It is further ORDERED that Secured Creditor may join the Debtors and any trustee appointed in this case as defendants in its action(s) irrespective of any conversion to any other Chapter of the Bankruptcy Code.

Secured Creditor shall serve this Order on the Debtors, any trustee, and any other party who entered an appearance on the motion.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Irene M Heyler
 Debtor

Case No. 19-12523-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: pdf903

Page 1 of 1
 Total Noticed: 1

Date Rcvd: Apr 29, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 01, 2020.

db +Irene M Heyler, 174 Marlboro Rd, Old Bridge, NJ 08857-1425

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 01, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 29, 2020 at the address(es) listed below:

Albert Russo docs@russotrustee.com
 Aleisha Candace Jennings on behalf of Creditor LoanCare, LLC ajennings@rasflaw.com
 Camille J Kassar on behalf of Debtor Irene M Heyler ckassar@locklawyers.com,
 kassarcr75337@notify.bestcase.com
 Joel R. Glucksman on behalf of Creditor Old Bridge Municipal Utilities Authority
 jglucksman@sh-law.com, rjoyce@sh-law.com
 Laura M. Egerman on behalf of Creditor Ditech Financial LLC bkyecf@rasflaw.com,
 bkyecf@rasflaw.com;legerman@rasnj.com
 Rebecca Ann Solarz on behalf of Creditor DITECH FINANCIAL LLC rsolarz@kmllawgroup.com
 Sindi Mncina on behalf of Creditor LoanCare, LLC smncina@rascrane.com
 U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 8